



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

West Virginia: The Cost of Inaction

West Virginia Families Suffer

West Virginia insurance premiums skyrocket

- ✓ In 1996, family health insurance purchased through an employer cost \$5,056.
- ✓ In 2006, the same family health insurance cost \$11,282.
- ✓ By 2016, the same insurance is projected to cost \$25,529, a 126 percent increase over 2006, which will consume 53.1 percent of projected West Virginia median family income.

More uninsured West Virginians

- ✓ Every day, 30 West Virginians lose their health insurance.
- ✓ During the last two years, 497,000 West Virginians under age 65 went without health insurance for some time, which is 32.2 percent of the under 65 population.
- ✓ In 2007, 249,384 West Virginians under age 65 were uninsured for the entire year, which is 15.9 percent of the under 65 population.

West Virginians pay higher premiums due to the uninsured

- ✓ West Virginia families pay a “hidden tax” of \$2,000 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in West Virginia have a combined market share of 54 percent.

West Virginia Businesses Suffer

Fewer West Virginia small businesses offer health coverage

- ✓ In 2000, 41.8 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 31.4 percent of small businesses offered health benefits.

West Virginia Economy Suffers

Health care spending climbs

- ✓ In 2004, West Virginia spent \$10.8 billion on health care.
- ✓ This spending level represents \$5,954 per capita, and is 20.3 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the West Virginia economy will lose \$690 million - \$1.4 billion due to the shorter lives and poorer health of the uninsured.